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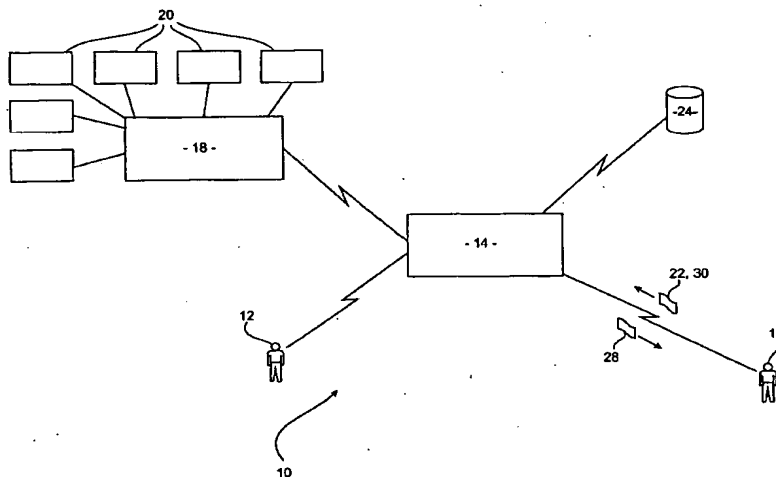
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(54) Title: A SYSTEM AND METHOD FOR FACILITATING PAYMENT TO A PARTY NOT HAVING AN ACCOUNT WITH
A FINANCIAL INSTITUTION



(57) Abstract: A system for facilitating payment to a party not having an account with a financial institution, including: a payments facilitator; and at least one account established by the payments facilitator with at least one financial institution. When a payer sends a communication message to the payments facilitator to make a payment to the party, the payments facilitator allocates one of the at least one accounts to the party and links the allocated account with a unique identifier assigned to the party. Payment is thereafter made by the payer to the allocated account. Preferably, the payment is an electronic payment. In a further arrangement of the invention there is a system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier that can include the system already described.